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Congratulations!

If you have recently opened your business or have decided it's time to review your credit card processing arrangements, you've come to the right place. With Express Merchant Processing SolutionsSM, you can complete this on-line application in 15 minutes! If you need equipment, leasing options are available for point of sale terminals as well. If you already own a terminal, we'll set-up your current equipment* at no additional cost.

It's simple and it's secure: all of your application information is encrypted. You can be approved and ready to process credit cards in as little as two to three business days!

If your business can be categorized as one of the following business types**, then [click here to learn more!](#)

806

- Furniture Stores and/or Floor Covering
- Mail order/Telephone Order oriented business
- Internet and/or e-commerce businesses
- Electronics and/or Computer Stores
- Travel Agencies and/or Reservation Services
- Membership and/or Subscription businesses

Before you begin, please make sure you have the following information nearby to complete the application:

- Business contact information
- Federal tax ID number (or Social Security # if not incorporated)
- Current credit card processor contact info (if applicable)
- Business owner and bank reference information
- Funding information (bank routing numbers for your business's checking account)

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Continue Cancel

804

* if your terminal equipment is not listed in the "Order Equipment" section, you will have to either choose to lease from the listed options or call 877-590-5899 for further information

** if your business can be categorized as one of the listed types, submitting this application will terminate any resulting merchant agreement and may result in a change to shown "Service Fees."

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Step 5 of 6: Equipment Selection and Fees

All of the following equipment options are recommended for retail and restaurant establishments. If you have elected to accept debit transactions, please ensure that you select an equipment package that is inclusive of a pinpad. Also, don't forget to purchase an imprinter! If you have any questions, please contact a representative to inquire about our terminal options.

1902

<input checked="" type="radio"/> Lease	<input type="radio"/> Customer Owned
--	--------------------------------------

1922

Select	Package Description	Images	Lease Price	Lease (36 Months)	Customer Owned	Debit
<input type="radio"/>	T7P	VIEW	\$35.99	✓	✓	NO
<input type="radio"/>	T7P / S7CR	VIEW	\$51.99	✓	✓	✓
<input type="radio"/>	Omni 396 / P350	VIEW	\$35.99	✓	✓	NO
<input type="radio"/>	Omni 396 / P350 / P1000	VIEW	\$47.99	✓	✓	✓
<input type="radio"/>	T77	VIEW	\$35.99	✓	✓	NO
<input type="radio"/>	T77 / S7CR	VIEW	\$51.99	✓	✓	✓
<input type="radio"/>	Tranz330 / P250	VIEW	N/A	NO	✓	NO
<input type="radio"/>	Tranz330 / P250 / P1000	VIEW	N/A	NO	✓	✓

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Select	Additional Equipment	Images	Cost
<input checked="" type="checkbox"/>	Imprinter	VIEW	\$35.00

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Please use these Navigation Buttons to complete the application steps...



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are the property of their respective owners.

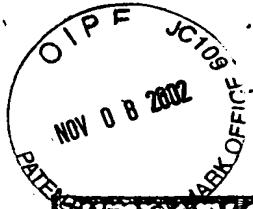
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Summary of Terms and Agreement

From time to time you may have questions regarding the contents of your processing agreement with us. The following information summarizes portions of the Agreement in order to assist you in answering some of the questions we are most commonly asked:

Certain terms of the Agreement such as pricing, are dependent upon the information you have provided and certain assumptions regarding your business and bankcard processing. Accuracy of the MasterCard/Visa volume and average sale amount indicated on the application is also an important component of servicing your account. The price charged may be changed retroactively in the event the information or assumptions are incorrect or there is a change in your business. If you are billed back for such an increase in price you may be charged an additional amount with regard to each transaction processed at the incorrect price.

We may debit your bank account from time to time for amounts owed to us under the Agreement.

Funding for your Card transactions which are settled by us, will be initiated one business day after your submission of the transactions for processing.

The account you designate as your settlement account must be a demand deposit account that is primarily used for business purposes.

There are many reasons why a Chargeback may occur. When they occur we will debit your settlement funds or settlement account. For a more detailed discussion regarding Chargebacks see Section 6 of the Agreement.

If you dispute any charge or funding, you must notify us within 45 days of the date of the statement where the charge or funding appears.

The Agreement limits our liability to you. For a detailed description of the limitation of liability see Section 7 of the Agreement.

We have assumed certain risks by agreeing to provide you with bankcard processing. Accordingly, we may take certain actions to mitigate our risk, including termination of the Agreement or establishment of a reserve account under certain circumstances. In addition, actual sales deposits materially greater than estimates provided by you may result in funding delays and/or additional information requirements to support a reevaluation of your account.

By executing the Agreement with us, you are authorizing us to obtain financial and credit information regarding you and your business throughout the term of the Agreement.

The Agreement contains a provision that in the event you terminate the Agreement early, you will be responsible for the payment of an early termination fee.

We hope that the above information is helpful to you. Of course, in the event any of the above information conflicts with the Agreement, the terms of the Agreement will control.

View the [Merchant Services Bankcard Agreement](#).

Personal Guaranty

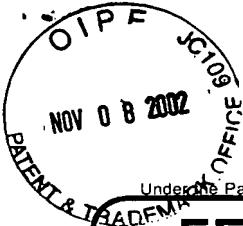
In exchange for The Northern Trust Company and First Data Merchant Services' acceptance of this Agreement, the individual entering this Agreement on behalf of CUSTOMER unconditionally guarantees performance of CUSTOMER's obligations under this Agreement and payment of all sums due hereunder. This is a Guaranty of payment and not of collection and The Northern Trust Company and First Data Merchant Services are relying upon this Guaranty in entering this

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FIG. 21

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1612-02

2876 \$

PTO/SB/17 (11-01)

Approved for use through 10/31/2002. OMB 0651-0032
U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number.

FEE TRANSMITTAL for FY 2002

Patent fees are subject to annual revision.

 Applicant claims small entity status. See 37 CFR 1.27

TOTAL AMOUNT OF PAYMENT (\$ 540)

Complete if Known

Application Number	09/473,383
Filing Date	12/28/1999
First Named Inventor	Morea, Dominic
Examiner Name	Albert J. Gagliardi
Group Art Unit	2876
Attorney Docket No.	10161-28700

METHOD OF PAYMENT (check all that apply)

 Check Credit card Money Order Other None
 Deposit Account:

Deposit Account Number	
Deposit Deposit Account Name	

The Commissioner is authorized to: (check all that apply)

- Charge fee(s) indicated below Credit any overpayments
 Charge any additional fee(s) during the pendency of this application
 Charge fee(s) indicated below, except for the filing fee to the above-identified deposit account.

FEE CALCULATION

1. BASIC FILING FEE

Large Entity | Small Entity

Fee Code (\$)	Fee Code (\$)	Fee Description	Fee Paid
101 740	201 370	Utility filing fee	
106 330	206 165	Design filing fee	
107 510	207 255	Plant filing fee	
108 740	208 370	Reissue filing fee	
114 160	214 80	Provisional filing fee	
SUBTOTAL (1) (\$)			0

2. EXTRA CLAIM FEES FOR UTILITY AND REISSUE

Total Claims	Independent Claims	Multiple Dependent	Extra Claims	Fee from below	Fee Paid
41	25		41 - 25 = 16	16 X 18 = 288	
6			6 - 3 = 3	3 X 84 = 252	
					0

Large Entity	Small Entity	Fee Description
Fee Code (\$)	Fee Code (\$)	
103 18	203 9	Claims in excess of 20
102 84	202 42	Independent claims in excess of 3
104 260	204 140	Multiple dependent claim, if not paid
109 84	209 42	** Reissue independent claims over original patent
110 18	210 9	** Reissue claims in excess of 20 and over original patent
SUBTOTAL (2) (\$)		540

*or number previously paid, if greater; For Reissues, see above

3. ADDITIONAL FEES

Large Entity | Small Entity

Fee Code (\$)	Fee Code (\$)	Fee Description	Fee Paid
105 130	205 65	Surcharge - late filing fee or oath	
127 50	227 25	Surcharge - late provisional filing fee or cover sheet	
139 130	139 130	Non-English specification	
147 2,520	147 2,520	For filing a request for ex parte reexamination	
112 920*	112 920*	Requesting publication of SIR prior to Examiner action	
113 1,840*	113 1,840*	Requesting publication of SIR after Examiner action	
115 110	215 55	Extension for reply within first month	
116 400	216 200	Extension for reply within second month	
117 920	217 460	Extension for reply within third month	
118 1,440	218 720	Extension for reply within fourth month	
128 1,960	228 980	Extension for reply within fifth month	
119 320	219 160	Notice of Appeal	
120 320	220 160	Filing a brief in support of an appeal	
121 280	221 140	Request for oral hearing	
138 1,510	138 1,510	Petition to institute a public use proceeding	
140 110	240 55	Petition to revive - unavoidable	
141 1,280	241 640	Petition to revive - unintentional	
142 1,280	242 640	Utility issue fee (or reissue)	
143 460	243 230	Design issue fee	
144 620	244 310	Plant issue fee	
122 130	122 130	Petitions to the Commissioner	
123 50	123 50	Processing fee under 37 CFR 1.17(q)	
126 180	126 180	Submission of Information Disclosure Stmt	
581 40	581 40	Recording each patent assignment per property (times number of properties)	
146 740	246 370	Filing a submission after final rejection (37 CFR § 1.129(a))	
149 740	249 370	For each additional invention to be examined (37 CFR § 1.129(b))	
179 740	279 370	Request for Continued Examination (RCE)	
169 900	169 900	Request for expedited examination of a design application	
Other fee (specify) _____			
*Reduced by Basic Filing Fee Paid		SUBTOTAL (3) (\$)	
		0	

*Reduced by Basic Filing Fee Paid

SUBTOTAL (3) (\$)

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SUBMITTED BY

Name (Print/Type)	John T. Winburn	Registration No. (Attorney/Agent)	26,822	Telephone	404-233-7000
Signature	<i>[Signature]</i>			Date	11/08/2002

WARNING: Information on this form may become public. Credit card information should not be included on this form. Provide credit card information and authorization on PTO-2038.

Burden Hour Statement: This form is estimated to take 0.2 hours to complete. Time will vary depending upon the needs of the individual case. Any comments on the amount of time you are required to complete this form should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, Washington, DC 20231. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Assistant Commissioner for Patents, Washington, DC 20231.